

DECLARATION AND POWER OF ATTORNEY

As a below named inventor, I hereby declare that:

My residence, post office address and citizenship are as stated below next to my name, that I believe I am the original, first and sole inventor (if only one name is listed below) or an original, first and joint inventor (if plural names are listed below) of the subject matter which is claimed and for which a patent is sought on the invention, design or discovery entitled

CHECK TRANSACTION PROCESSING SYSTEM AND METHOD

the specification of which (check one).

 X is attached hereto; or

 was filed on

as Application Serial No.

and was amended on

(if applicable);

that I have reviewed and understand the contents of the above-identified specification, including the claims, as amended by any amendment referred to above; that I do not know and do not believe that said invention, design or discovery was ever known or used in the United States of America before my invention or discovery thereof, or patented or described in any printed publication in any

country before my invention or discovery thereof, or more than one year prior to this application, or in public use or on sale in the United States of America more than one year prior to this application; that said invention, design or discovery has not been patented or made the subject of an inventor's certificate issued prior to the date of this Application in any country foreign to the United States of America on an application filed by me or my legal representatives or assigns; and that I acknowledge my duty to disclose information of which I am aware which is material to the examination of this application in accordance with 37 C.F.R. § 1.56(a).

I hereby claim foreign priority benefits under 35 U.S.C. § 119 of any foreign application(s) for patent or inventor's certificate listed below and have also identified below any foreign application(s) for patent or inventor's certificate having a filing date before that of the application on which priority is claimed:

<u>Number</u>	<u>Country</u>	<u>Date Filed</u>	<u>Priority Claimed</u>
			(Yes) (No)

I hereby claim the benefit under 35 U.S.C. § 120 of any United States application(s) listed below and, insofar as the subject matter of each of the claims of this application is not disclosed in the prior United States application(s) in the manner provided by the first

paragraph of 35 U.S.C. § 112, I acknowledge the duty to disclose material information as defined in 37 C.F.R. § 156(a) which occurred between the filing date of the prior application(s) and the national or PCT international filing date of this application:

Application Serial Number	Date Filed	Status

I hereby appoint:

Jerry W. Mills, Reg. No. 23,005
 Jerry R. Selinger, Reg. No. 26,582
 Jefferson Perkins, Reg. No. 31,407
 Alan W. Lintel, Reg. No. 32,478
 Alan Bruce Clay, Reg. No. 32,121
 Roy L. VanWinkle, Reg. No. 19,858
 Andrew S. Viger, Reg. No. 28,552
 Robert M. Chiaviello, Reg. No. 32,461

all of the firm Baker, Mills & Glast, my attorneys with full power of substitution and revocation, to prosecute this application and to transact all business in the United States Patent and Trademark Office connected therewith, and to file and prosecute any international patent applications filed thereon before any international authorities under the Patent Cooperation Treaty.

Send Correspondence To:

Baker, Mills & Glast, P.C.
 500 Trammell Crow Center
 2001 Ross Avenue
 Dallas, Texas 75201

Direct Telephone Calls To:

Andrew S. Viger
 at (214) 220-8200
 Atty. Docket No. 26656-170

I hereby declare that all statements made herein of my own knowledge are true and that all statements made on information and belief are believed to be true; and further that these statements were made with the knowledge that willful false statements and the like so made are punishable by fine or imprisonment, or both, under Section 1001 of Title 18 of the United States Code, and that such willful false statements may jeopardize the validity of the application or any patent issuing thereon.

Full name of the sole or first inventor

David	W.	Deaton
First	Middle	Last

Inventor's signature David W. Deaton
 Date April 27, 1989
 Residence (City, County, State) 922 Ruswood Circle (Taylor County), Abilene, Texas 79601
 Citizenship United States of America
 Post Office Address Same as Above

003346-00007
 46260-97460

Full name of second joint inventor, if any

Robert	Scott	Wood
First	Middle	Last

Second Inventor's signature Robert Scott Wood
 Date April 27, 1989
 Residence (City, County, State) 902 Pardoners Road (Taylor County), Abilene, Texas 79602
 Citizenship United States of America
 Post Office Address Same as Above

Full name of third joint inventor, if any

First	Middle	Last
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Third Inventor's signature _____
 Date _____
 Residence (City, County, State) _____
 Citizenship _____
 Post Office Address _____

**VERIFIED STATEMENT (DECLARATION) CLAIMING SMALL ENTITY STATUS
(37 CFR 1.9(f) & 1.27(c)) -- SMALL BUSINESS CONCERN**

I hereby declare that I am an official of the small business concern empowered to act on behalf of the concern identified below:

Name of Small Business Concern: CREDIT VERIFICATION CORPORATION
Address of Small Business Concern: 401 North Loop 322, Abilene, Texas 79601

I hereby declare that the above-identified small business concern qualifies as a small business concern as defined in 13 CFR 121.12, and reproduced in 37 CFR 1.9(d), for purposes of paying reduced fees to the United States Patent and Trademark Office, in that the number of employees of the concern, including those of its affiliates, does not exceed 500 persons. For purposes of this statement, (1) the number of employees of the business concern is the average over the previous fiscal year of the concern of the persons employed on a full-time, part-time or temporary basis during each of the pay periods of the fiscal year, and (2) concerns are affiliates of each other when either, directly or indirectly, one concern controls or has the power to control the other, or a third party or parties controls or has the power to control both.

I hereby declare that rights under contract or law have been conveyed to and remain with the small business concern identified above with regard to the invention, entitled *Check Transaction Processing Method and System* by inventors David W. Deaton and Robert S. Wood, described in the specification filed herewith.

If the rights held by the above-identified small business concern are not exclusive, each individual, concern or organization having rights in the invention is listed below, and no rights to the invention are held by any person, other than the inventor, who would not qualify as an independent inventor under 37 CFR 1.9(c) if that person made the invention, or by any concern which would not qualify as a small business concern under 37 CFR 1.9(d), or a nonprofit organization under 37 CFR 1.9(e):

NONE

I acknowledge the duty to file, in this application or patent, notification of any change in status resulting in loss of entitlement to small entity status prior to paying, or at the time of paying, the earliest of the issue fee or my maintenance fee due after the date on which status as a small entity is no longer appropriate. (37 CFR 1.28(b)).

I hereby declare that all statements made herein of my own knowledge are true and that all statements made on information and belief are believed to be true; and further that these statements were made with the knowledge that willful false statements and the like so made are punishable by fine or imprisonment, or both, under Section 1001 of Title 18 of the United States Code, and that such willful false statements may jeopardize the validity of the application, any patent issuing thereon, or any patent to which this verified statement is directed.

Name of Person Signing: David W. Deaton

Title of Person if other than owner: President

Address of Person Signing: 401 North Loop 322, Abilene, Texas 79601

Signature:

David W. Deaton

Date:

9/17/97

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re application of:

DAVID W. DEATON, et al.

For: CHECK TRANSACTION PROCESSING METHOD AND SYSTEM

Anticipated Classification of
this Application:

Class: _____, Subclass: _____

Prior Application:

Serial No.: 08/117,951
Filed: August 30, 1993
Examiner: Kuong Chung-Trans
Group: 2311

Honorable Commissioner of
Patents and Trademarks
Washington, D.C. 20231

I hereby certify that this correspondence
is being deposited with the United States
Postal Service "Express Mail Post
Office to Addressee" under 37 C.F.R.
1.10 and is addressed to: Commissioner
of Patents and Trademarks, Washington,
D.C. 20231, on September 22, 1997.

Willie Tiler
Name

IB5716660844S
Express Mail Cert. No.

APPOINTMENT OF ASSOCIATE ATTORNEYS

I, JERRY W. MILLS, Registration No. 23,005, hereby
appoint the following as associate attorneys in the above-
identified application for Letters Patent:

Ann C. Livingston	Reg. No. 32,479
William N. Hulsey III	Reg. No. 33,402
Thomas R. Felger	Reg. No. 28,842
Charles S. Fish	Reg. No. 35,870
Robert H. Johnston III	Reg. No. 37,364
Wei Wei Jeang	Reg. No. 33,305

Kevin J. Meek	Reg. No. 33,738
Anthony E. Peterman	Reg. No. 38,270
Barton E. Showalter	Reg. No. 38,302
David G. Wille	Reg. No. 38,363
Christopher J. Rourk	Reg. No. 39,348
Philip W. Woo	Reg. No. 39,880
Bradley P. Williams	Reg. No. 40,227
Terry J. Stalford	Reg. No. 39,522
Christopher W. Kennerly	Reg. No. P40,675
Daniel P. Stewart	Reg. No. P41,332
Roger J. Fulghum	Reg. No. 39,678
Rodger L. Tate	Reg. No. 27,399
Scott F. Partridge	Reg. No. 28,142
James B. Arpin	Reg. No. 33,470
James Remenick	Reg. No. 36,902
Jay B. Johnson	Reg. No. 38,193
Christopher C. Campbell	Reg. No. 37,291
Stacy B. Margolies	Reg. No. 39,760
Robert W. Holland	Reg. No. 40,020
Steven R. Sprinkle	Reg. No. P40,825

all of the firm of Baker & Botts, L.L.P., my attorneys with full power of substitution and revocation, to prosecute this application and to transact all business in the United States Patent and Trademark Office connected therewith, and to file and prosecute any international patent applications filed thereon before any international authorities.

Respectfully submitted,
BAKER & BOTTS, L.L.P.
Attorneys for Applicant



Jerry W. Mills

Registration No. 23,005

JWM:bkd
2001 Ross Avenue
Dallas, Texas 75201-2916
(214) 953-6665
Date: September 17, 1997

2001 Ross Avenue
Dallas, Texas 75201-2916
(214) 953-6665
Date: September 17, 1997